

## CLAIMS

What is claimed is:

1. A system for providing a commodity to multiple users, said system comprising:

(a) a transaction hub including:

(i) storage for information on supply of said commodity at multiple distribution nodes;

(ii) storage for information on demand for said commodity by multiple users;

(iii) logic matching said supply and demand information; and

(b) at least two distribution nodes at different levels of distribution each communicating with said transaction hub and responsive to said matching.

2. The system of Claim 1 wherein said matching includes matching of supply with the aggregate demand of multiple users.

3. The system of Claim 1 wherein said distribution nodes include a wholesale distributor and a local distributor.

4. The system of Claim 1 wherein said distribution nodes include a wholesale marketer and a wholesale distributor.

5. The system of Claim 1 wherein said distribution nodes include a wholesale marketer and a local distributor.

6. The system of Claim 3 further comprising a wholesale marketer node communicating with said transaction hub and responsive to said matching of supply and demand.

7. The system of Claim 1 wherein said commodity is electricity and said users include business customers and residential customers.

8. The system of Claim 7 further comprising a marketing channel for communicating with at least one of said classes of business or residential customers.

9. The system of Claim 1 wherein said commodity is natural gas and said users include business customers and residential customers.

10. The system of Claim 9 further comprising a marketing channel for communicating with at least one of said classes of business or residential customers.

11. The system of Claim 1 wherein said commodity is a petroleum fuel and said users include business customers and residential customers.

12. The system of Claim 11 further comprising a marketing channel for communicating with at least one of said classes of business or residential customers.

13. The system of Claim 1 wherein said transaction hub comprises storage of information on supply of and demand for multiple commodities and logic matching availability and demand information.

14. The system of Claim 13 wherein said multiple commodities are drawn from the group of energy commodities comprising electricity, natural gas and petroleum fuel.

15. The system of Claim 13 wherein at least one user can substitute use of one of said multiple commodities for another of said multiple commodities.

16. A commodity transaction hub comprising:

(a) an interface providing normalization of information on availability of a commodity at multiple distribution nodes, at least two of said nodes at different levels of distribution;

(b) storage for said normalized supply information;

(c) storage for information on demand for said commodity by multiple users;

(c) logic matching said supply and demand information; and

(d) an interface communicating matches to said multiple distribution nodes.

17. The transaction hub of Claim 16 wherein said matching includes matching of supply with the aggregate demand of multiple users.

18. The transaction hub of Claim 16 structured in a hub-and-spoke architecture with a core data base and data base engine interfacing with said distribution nodes and users through multiple spokes of specialized functional engines generating work flow items.

19. The transaction hub of Claim 18 having as one of said multiple spokes a business rules engine providing information mapping rules for said normalization interface and said communication interface.

20. The transaction hub of Claim 18 having as one of said multiple spokes an enrollment engine for acquiring recurring demand information from said users.

21. The transaction hub of Claim 18 having as one of said multiple spokes a procurement engine for acquiring recurring supply information from wholesale suppliers.

22. The transaction hub of Claim 18 having as one of said multiple spokes a risk management engine for spreading supply risk over multiple wholesale suppliers.

23. The transaction hub of Claim 18 having as one of said multiple spokes an accounting engine for scheduling and tracking provision of said commodity.

24. The transaction hub of Claim 18 having as one of said multiple spokes a billing engine for generating user bills.

25. The transaction hub of Claim 18 having as one of said multiple spokes a payment engine for receiving payments from said users.

26. In a network for distributing a commodity to a plurality of users, a distribution node adapted for communicating with a transaction hub supply information normalized across multiple levels of distribution and demand information matched by said transaction hub to said supply information of said distribution node.

27. The distribution node of Claim 26 associated with a wholesale supplier and adapted to accept delivery schedules from said transaction hub.

28. A process for distributing a commodity to multiple users comprising:

(a) receiving information on supply of a commodity at multiple distribution nodes, at least two of said nodes at different levels of distribution;

(b) normalizing and storing said supply information;

(c) receiving and storing information on demand for said commodity by multiple users;

(d) matching said supply and demand information; and

(e) communicating matches to said multiple distribution nodes.

29. The process of Claim 28 wherein said matching includes matching of supply with the aggregate demand of multiple users.

30. The process of Claim 28 wherein the steps of normalizing and communicating include the step of information mapping.

31. The process of Claim 28 wherein the step of receiving demand information from a particular one of said users is preceded by the process of enrolling, including steps of acquiring recurring demand information from said users.

32. The process of Claim 28 wherein the step of receiving supply information from a wholesale supplier is preceded by the process of procuring, including steps of acquiring recurring supply information from said supplier.

33. The process of Claim 28 wherein the step of communicating a match to a wholesale supplier includes the step of allocating supply risk among multiple wholesale suppliers.

34. The process of Claim 28 wherein the step of communicating a match to a wholesale supplier includes the step of providing a delivery schedule followed by the step of a delivery schedule confirmation from said wholesale supplier.

35. The process of Claim 28 further comprising the steps of generating an invoice and transmitting it through a marketing channel to a user.

36. The process of Claim 28 further comprising the steps of collecting payment from a user through a marketing channel.